Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 1 of 74

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Christan	
	Write the name that is on	First name	First name
	your government-issued	C Middle name	Middle name
	picture identification (for example, your driver's	Butler	Middle name
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Ne I II	AC-LIII
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4970	
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 2 of 74

Debtor 1 Christan First Name		Butler Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business n	names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	6548 S. St Lawrence Avenue, Apt 1		If Debtor 2 lives at a different address:
	Number Street		Number Street
	Chicago Illinois City State	60637 Zip Code	City State Zip Code
	Cook County		County
	If your mailing address is differ above, fill it in here. Note that the notices to you at this mailing address address.	e court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	City State	Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filived in this district longer than I have another reason. Explain.	in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 3 of 74

Debtor 1 Christan	C	Butler	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre I need to pay the Individuals to Pay I request that my judge may, but is rethe official poverty you choose this open.	t how you may pay. Typically, if you money order If your attorney is edit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and inne that applies to your family significant in the second statement of the second s	ou are paying the submitting you ed address. e this option, sign official Form 103 this option only and may do so onlize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	WhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	WhenWhen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	lord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 4 of 74

Debtor 1 Christan C Butler Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 5 of 74

 Debtor 1 First Name
 C
 Butler
 Case number (if known)

 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You m	ust check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
following choices. If you cannot do so, you are not eligible to file If you file anyway, the court can dismiss you case, you will lose	check one of the following choices. If you cannot do so, you are not eligible to file		er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wit		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rec mu wit	ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 6 of 74

Debtor 1 Christan First Name		utler Case	number (if known)
	estions for Reporting Purposes	astranie	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily lines.	primarily for a personal, fam business debts? Business of evestment or through the op	debts are debts that you incurred to obtain eration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		ny exempt property is excluded and administrative Ite to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
Part 7: Sign Below	11		
For you	correct. If I have chosen to file under Choof title 11, United States Code. I under Chapter 7. If no attorney represents me and	apter 7, I am aware that I ma I understand the relief availa I I did not pay or agree to pa	perjury that the information provided is true and y proceed, if eligible, under Chapter 7, 11,12, or 13 ble under each chapter, and I choose to proceed y someone who is not an attorney to help me fill
	I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Christan Butler Signature of Debtor 1	th the chapter of title 11, Un ement, concealing property, ase can result in fines up to	ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or Signature of Debtor 2
	Executed on 3/13/2017 MM / DD	/ YYYY	Executed on

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 7 of 74

Debtor 1 Christan	С	Butler	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the ir	formation in the schedu	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Mike Miller		Date	3/13/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 8 of 74

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Christan	С	Butler
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$18,221.00
1c. Copy line 63, Total of all property on Schedule A/B	\$18,221.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,346.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	ψ 1,0 10.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$29,586.92
	\$33,932.92
Your total liabilities	
Your total liabilities Part 3: Summarize Your Income and Expenses	
	\$1 F00 00
Part 3: Summarize Your Income and Expenses	\$1,596.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 9 of 74

Debtor 1 Christan Butler _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,551.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 10 of 74

Fill in this	information	to identify your c	ase:					
Debtor 1	Chris		С		Butler			
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	nber				(,			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you t le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete ar mation. If more sp mown). Answer ev ee, Building, Lar	nd accu pace is very que nd, or (set only once. If an asset for a set only once. If two man needed, attach a separate estion. Other Real Estate You Costidence, building, land, or	rried people a sheet to this t Own or Have	re filing together, both a form. On the top of any a an Interest In	re equally
7. Do you	No. Go to		quitable iliterest i	ii aliy i	ssiderice, building, land, or	Sillilai propei	ty:	
	Yes. Where	is the property?						
1.1		ess, if available, or	other description	Sir Du	is the property? Check all the agle-family home applex or multi-unit building andominium or cooperative	at apply.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> <i>iims Secured by Property.</i> Current value of the portion you own?
				∐ ^{Mi}	anufactured or mobile home			
	Number	Street			restment property		Describe the nature of	
	City	State	Zip Code		neshare her		interest (such as fee s the entireties, or a life	
	<i>y</i>	Cutto		one. De	as an interest in the proper btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and		Check if this is co (see instructions)	emmunity property
				ш	information you wish to ac		em, such as local	
				prope	rty identification number:			
1.2		e more than one, li		Sir Du	is the property? Check all the gle-family home uplex or multi-unit building andominium or cooperative anufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i> Current value of the portion you own?
	Number	Street		La			Describe the nature o	f vour ownership
					restment property neshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who hone. Deadle Deadle Deadle At Other	as an interest in the proper btor 1 only btor 2 only btor 1 and Debtor 2 only least one of the debtors and information you wish to acty identification number:	another	Check if this is co (see instructions)	emmunity property

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 11 of 74

Debtor 1	Christan First Name	C Middle Name	Butler Case num	ber (if known)	
1.3 Stree	et address, if available, or other street	Tip Code	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured claims or exemptions. P the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Check if this is community property (see instructions)	D:
	the dollar value of the por ve attached for Part 1. Wr	tion you own for	Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite property identification number: all of your entries from Part 1, including any enthere.	<u></u>	
Do you ow you own th	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interes ou lease a vehicle,	st in any vehicles, whether they are registered or , also report it on Schedule G: Executory Contracts a rcycles		
3.1	Make Model: Year: Approximate mileage: Other information: 1999 Jeep Grand Cheroke	Jeep Grand Cherokee Laredo 6 Cyl 4WD 1999 162500 Lardo 4WD V6	Who has an interest in the property? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. If the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? \$1825.00 Current value of the portion you own? \$1825.00	e D: ty.
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. If the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propertion. Current value of the entire property? Current value of the portion you own?	e D: ty.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 12 of 74

rst Name Make	Middle Name	Last Nama		
		Last Name		
		Who has an interest in the property? Chec		claims or exemptions. Pu
Model:	·	one.		ured claims on <i>Schedule</i> a aims Secured by Property
'ear:		Debtor 1 only	Cleditors Willo Have Cit	airis secured by Property
pproximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (se	ee	
		instructions)		
/lake		Who has an interest in the property? Chec	k Do not deduct secured	claims or exemptions. Pu
Model:		one.	,	ured claims on Schedule
'ear:		Debtor 1 only	Creditors Who Have Cla	aims Secured by Property
pproximate mileage:		Debtor 2 only	Current value of the	Current value of the
Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		-	ee	
es				
Лаke		Who has an interest in the property? Checone		claims or exemptions. Pr
		one.	the amount of any secu	ured claims on <i>Schedule</i>
Лаке Лodel:		one. Debtor 1 only	the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Property
Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	ured claims on Schedule aims Secured by Property Current value of the
Лаке Лоdel: 'ear:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu Creditors Who Have Cla	ured claims on Schedule aims Secured by Property
Make Model: Year: Approximate mileage:	<u></u>	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secu Creditors Who Have Cla Current value of the entire property?	ured claims on Schedule aims Secured by Property Current value of the
Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the entire property?	ured claims on Schedule aims Secured by Property Current value of the
Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	ured claims on Schedule aims Secured by Property Current value of the portion you own?
Make Model: 'ear: Approximate mileage: Other information:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions)	the amount of any secucine Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
Make Model: Vear:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check	the amount of any secucine Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
Make Model: Vear:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Checone.	the amount of any secucine Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secured.	ured claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ured claims on Schedule
Make Model: Vear:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Checone. Debtor 1 only	the amount of any sect Creditors Who Have Class Current value of the entire property? Bee K Do not deduct secured the amount of any sect Creditors Who Have Class	ured claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ured claims on Schedule aims Secured by Property
Make Model: /ear: // pproximate mileage: Other information: Make Model: /ear: // pproximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only	the amount of any sect Creditors Who Have Class Current value of the entire property? Bee K Do not deduct secured the amount of any sect Creditors Who Have Class Current value of the	claims or Schedule portion you own? claims or exemptions. Pured claims or Schedule aims Secured by Property claims or Exemptions. Pured claims on Schedule aims Secured by Property Current value of the
Make Model: /ear: // pproximate mileage: Other information: Make Model: /ear: // pproximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any sect Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any sect Creditors Who Have Class Current value of the entire property?	claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Property claims Secured by Property Current value of the
/ (((lodel: ear: pproximate mileage: wher information: craft, aircraft, motor hor les: Boats, trailers, motors	lodel: ear: pproximate mileage: wher information: craft, aircraft, motor homes, ATVs and otheles: Boats, trailers, motors, personal watercraft	Check if this is community property (so instructions) Who has an interest in the property? Check one. ear: pproximate mileage: Debtor 1 only Debtor 2 only There information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (so instructions) Craft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and a less: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle access	Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 13 of 74

Butler Debtor 1 Christan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Cell Phone, \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$800.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1200.00 for Part 3. Write that number here

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 14 of 74

Debtor 1 Christan Butler Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$200.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Netspend - Prepaid Debit \$-4.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 15 of 74

Deb ¹	tor 1 Christan	C Middle Name	Butler	Case number (if known)	
20.		Middle Name prate bonds and other negotia nclude personal checks, cashiers			
		ents are those you cannot transf			
	Yes. Give specific information about them	Issuer name:			
21.			o), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.				
		Pension plan:			-
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments deposits you have made so tha vith landlords, prepaid rent, pub	lic utilities (electric, gas, v		
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money t	o you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 16 of 74

Debt	or 1 Christan	C Middle News	Butler	Case number (if known)	
24.	First Name Interests in an education IRA, in 26 U.S.C. §§ 530(b)(1), 529A(b),		Last Name ified ABLE program, or unc	der a qualified state tuition program.	
	No	. , , ,	r file the records of any intere	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future inter exercisable for your benefit	rests in property (other	than anything listed in lin	e 1), and rights or powers	
	✓ No Yes. Describe				
26.	Patents, copyrights, trademark Examples: Internet domain names			eements	
	✓ No ☐ Yes. Describe				
27.	Licenses, franchises, and other Examples: Building permits, exclusions	-	e association holdings, liquor	r licenses, professional licenses	
	Ves. Describe				
Mor	ney or property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you				·
	✓ No Yes. Give specific information			Federal:	\$0.00
	about them, including what you already filed the return			State:	\$0.00
	and the tax years			Local:	\$0.00
29.	Family support Examples: Past due or lump sum a	alimony, spousal support	, child support, maintenance	e, divorce settlement, property settlemen	t
	✓ No Yes. Give specific information			Alimony:	\$0.00
	res. Give specific information			Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Other amounts someone owes y Examples: Unpaid wages, disability	/ insurance payments, dis		cation pay, workers' compensation,	
	Social Security benefits;	unpaid loans you made	to someone else		
	Social Security benefits;	unpaid loans you made	to someone else		
	Social Security benefits;	unpaid loans you made	to someone else		

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 17 of 74

Deb	tor 1 Christan	С	Butler	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab	=	Ith savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu		Company name:	Beneficiary:	Surrender or refund value:
32.				y, or are currently entitled to receive	
	Yes. Describe				
33.	•		rou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
		Class Action: Alvarez Law	Office ph# 866 425.82139 / Pers	onal Injury/Negligence	
34.	\$15000.00 Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries fo		\$15196.00
Part	5: Describe Any B	usiness-Related Pro	oerty You Own or Have an I	nterest In. List any real estate in Part	1.
37.	_		erest in any business-related pr		
37.	No. Go to Part 6.	ny legal of equitable int	erest in any business-relateu pr	Cu	urrent value of the
	Yes. Go to line 38.			Do	o not deduct secured claims exemptions
38.		or commissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electro	onic devices
	No Yes. Describe				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 18 of 74

Deb	tor 1 Christan	С	Butler	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	our trade	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
12	Interests in partnersh	nine or joint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		riamo or orialy.	% of a wholding.	
	information about them				
	arom				
				-	
12	Customor lists mailing	g lists, or other compilat	ione		
45.		j iists, or other compliat	ions		
	✓ No				
	Yes. Do your lists i	include personally identifia	ble information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alr	eady list		
	✓ No				
	Yes. Give specific		_		_
	information				
					
					
			art 5, including any entries for		
•					
Part				y You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	any legal or equitable in	terest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				
	_				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 19 of 74

Debtor	1 Christan First Name	C Middle Name	Butler Last Name	Case number (if known)	
48. C ı	rops-either growing				
V	No				
	Yes. Describe				
	L				
49. F a	arm and fishing equip 	oment, implements, machinery, f	ixtures, and tools of t	rade	
<u> </u>	No Yes. Describe				
_ L	Tes. Describe				
50. F a	arm and fishing supp	lies, chemicals, and feed			
l l	No				
Ė	Yes. Describe				
51. A ı	ny farm- and comme	rcial fishing-related property you	did not already list		
<u>-</u>	No				
L	Yes. Describe				
		ll of your entries from Part 6, incl r here		pages you have attached	
•					
Part 7:	Describe All Pro	perty You Own or Have an Ir	nterest in That You	Did Not List Above	
		perty of any kind you did not alre s, country club membership	ady list?		
	-	s, country club membership			
F	Yes. Give specific				
	information				
54. Add	the dollar value of a	II of your entries from Part 7. Wri	te that number here .		>
Part 8:	List the Totals of	f Each Part of this Form			
55. Par	t 1: Total real estate	, line 2		>	
56. par	t 2 total vehicles, lin	e 5	\$1825.00		
57. Part	3: Total personal ar	nd household items, line 15	\$1200.00		
58.Part	4: Total financial as	ssets, line 36	\$15196.00		
59. Par	t 5: Total business-re	elated property, line 45			
60. Par	t 6: Total farm- and	fishing-related property, line 52			
61. Par	t 7: Total other prop	erty not listed, line 54			
62. Tot	al personal property.	. Add lines 56 through 61	\$18221.00		+ \$18221.00
				Copy personal property total	
63 Tota	al of all property on S	Schedule A/B. Add line 55 + line 62	·		\$18221.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 20 of 74

Debtor 1	Christan	С	Butler	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
	-		(State)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt					
1.		•	, ,				
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Jeep Grand Cherokee Laredo 6 Cyl 4WD, 1999, 1999 Jeep Grand Cherokee Lardo 4WD V6 Line from Schedule A/B: 03	\$1,825.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Used Furniture Line from Schedule A/B: 06	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	Are you claiming a homestead exempti (Subject to adjustment on 4/01/19 and ev	ery 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 21 of 74

Debtor 1 Christan C Butler Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 Used Electronics - 1 TV, 100% of fair market value, up to any 1 Cell Phone, applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$800.00 description: **V** \$800.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$50.00 description: \$50.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief (\$4.00) description: Checking account, 100% of fair market value, up to any Netspend - Prepaid applicable statutory limit Debit Line from Schedule A/B: 17 735 ILCS 5/12-1001(h)(4) Brief \$15,000.00 description: **✓** \$15,000.00 **Class Action: Alvarez** 100% of fair market value, up to any Law Office ph# 866 425.82139 / Personal applicable statutory limit Injury/Negligence

Line from Schedule A/B:

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main

			D	ocument Page 22	2 OT 74		
Fill in t	his inform	nation to identify your ca	se:				
Debtor	· 1	Christan	С	Butler			
		First Name	Middle Name	Last Name	_		
Debtor (Spouse		First Name	Middle Name	Last Name	_		
United	States Ba		Northern	District of Illinois			
Officed	States Da	arkidptcy Court for the.	Northern	(State)	_		
Case n	iumber n)				_		
Offi	cial F	Form 106D					Check if this is an amended filing
Sch	nedu	le D: Credito	ors Who Ha	ve Claims Sec	ured by Pro	perty	12/15
Be as c	omplete pace is n	and accurate as possib	le. If two married peop	le are filing together, both ar mber the entries, and attach	e equally responsible for	or supplying correct	
1. D	o any cr	editors have claims se	ecured by your prope	rty?			
	No. C	heck this box and subm	nit this form to the court	with your other schedules. Yo	ou have nothing else to	report on this form.	
V	Yes. F	Fill in all of the information	n below.				
Part 1	List A	All Secured Claims					
	separately	for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor rticular claim, list the other credit order according to the creditor	7 0. 0. 0. 0.	ne collateral	Column C Unsecured portion If any
	METROP		Describe the propert	y that secures the claim:	\$4,346.00	\$1,825.00	\$2,521.00
	Creditor's N 103 E 14		Jeep Grand Cherokee	6 Cyl 4WD Value: \$0.00			
	Number	r Street	_	e, the claim is: Check all that a	pply.		
			Contingent				
	Harvey City	IL 60426 State ZIP Code	Unliquidated				
	•	es the debt? Check one.	Disputed				
	✓ Debte	or 1 only	Nature of lien. Check	all that apply.			
		or 2 only	An agreement you car loan)	made (such as mortgage or se	cured		
		or 1 and Debtor 2 only ast one of the debtors	Statutory lien (suc	n as tax lien, mechanic's lien)			
		another	Judgment lien from	n a lawsuit			
	to a	ck if this claim relates community debt	Other (including a	right to offset)	<u> </u>		
	Date deb	ot was	Last 4 digits of accor	unt number 8420	<u></u>		

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$4,346.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 23 of 74

Fill in	this infor	mation to identify your c	ase:			
Debto	or 1	Christan	С	Butler		
		First Name	Middle Name	Last Name		
Debto		=				
(Spous	se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois		
Case	number			(State)		
(If knov						
Offi	cial F	orm 106E/F				Check if this is an amended filing
			-1!4 \A/I			
<u>5c</u>	neal	lie E/F: Gre	editors who	Have Unsec	ured Claims	12/1
other Form claims the er known	party to a 106A/B) a s that are ntries in t n).	any executory contracts and on Schedule G: Exe Ilisted in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim tach the Continuation P	at could result in a claim. Al nexpired Leases (Official Fon ns Secured by Property. If m	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	secured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts, I	ist that claim here and show b f you have more than two pric	arately for each claim. For each claim both priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 24 of 74

Butler Debtor 1 Christan Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AT&T Mobility \$150.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 6416 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? Yes 4.2 Belfrey, Jeannine \$575.00 Last 4 digits of account number Nonpriority Creditor's Name 8711 S Exchange When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60617 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 11 M1 721118 Is the claim subject to offset? **✓** No Yes CITIFINANCIA 4.3 \$7,081.00 Last 4 digits of account number 2957 Nonpriority Creditor's Name 605 MUNN ROAD C/S CARE DEPT When was the debt incurred? 1/2008 Number As of the date you file, the claim is: Check all that apply. Contingent FORT MILL South Carolina 29715 Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 60 InstallmentLoan Is the claim subject to offset? **✓** No Yes

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 25 of 74

C Butler Debtor 1 Christan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$14,850.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? **✓** No T Yes ComEd 4.5 \$1,441.25 2100 Last 4 digits of account number ____ Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING 4.6 \$1,214.00 Last 4 digits of account number 6124 Nonpriority Creditor's Name When was the debt incurred? 10/2016 Po Box 9004 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

V

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR:

COMCAST

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 26 of 74

Debtor 1 Christan C Butler Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT MANAGEMENT LP Nonpriority Creditor's Name PO Box 118288 Number Street	Last 4 digits of account number 6878 When was the debt incurred? 6/2016 As of the date you file, the claim is: Check all that apply.	\$160.00
	Carrollton Texas 75011 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts O11 Collection; Collecting for ORIGINAL CREDITOR: COMCAST Other. Specify CENTRAL WAREHOUSE	
4.8	Czarobski, Gerald Nonpriority Creditor's Name 3501 E 106TH ST. 208 Number Street Chicago Illinois 60617 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$1,450.00
4.9	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 9593 When was the debt incurred? 8/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: SPRINT	\$159.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 27 of 74

C Butler Debtor 1 Christan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** JEFFERSON CAPITAL SYST 4.10 \$674.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16 MCLELAND RD As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? Yes 4.11 Peoples Gas \$1,582.67 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes T mobile Bankruptcy Team 4.12 \$150.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 53410 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington 98015 Bellevue Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured Is the claim subject to offset? **✓** No

Yes

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 28 of 74

Debtor 1	Christan First Name	C Middle Name	Butler Last Name	Case number (if known)	
Part 2:		TY Unsecured Claims -		age	
1	After listing any entrie	s on this page, number the	m beginning with	4.5, followed by 4.6, and so forth.	Total claim
1	Verizon Wireless - Bankri Nonpriority Creditor's Na 500 Technology Drive, S Number Stre	ame Suite 550		Last 4 digits of account number When was the debt incurred?n/a	\$100.00
	variboi ou o			As of the date you file, the claim is: Check all that apply.	
-				Contingent	
5	Saint Charles	Missouri 633	04	Unliquidated	
	City	•	Code	Disputed	
	Who incurred the debt ✓ Debtor 1 only	? Check one.		Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 2 only			Student loans	
ļ	Debtor 1 and Debto	r 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
[At least one of the d	lebtors and another		Debts to pension or profit-sharing plans, and other similar debts	
[Check if this claim	relates to a community de	ebt	Other. Specify Unsecured	
I	s the claim subject to	offset?			
[✓ No				
- 1	Yes				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 29 of 74

	Christan First Name	C Middle Name	Butler Last Name	Case number (if known)
rt 3:	List Others to Be Notifie	ed About a Debt That Yo	ou Already Listed	
colle colle credi	ection agency is trying to c ection agency here. Similar	collect from you for a debt y rly, if you have more than o ve additional persons to be	you owe to someone else, I one creditor for any of the d	t that you already listed in Parts 1 or 2. For example, if a ist the original creditor in Parts 1 or 2, then list the lebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
Name			On which entry in Part	1 or Part 2 did you list the original creditor?
111 Num	W Jackson #600 hber Street		Line 4.4 of (Cone):	Tart 1. Groundle With Friendly Griddearda Glainte
Chic	0	60604	Last 4 digits of account	

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 30 of 74

Debtor 1 Christan C Butler Case number (if known)

First Name Middle Name Last Name

FIISLING	arrie Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting p	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here.		\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$29,586.92	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$29,586.92	

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 31 of 74

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Christan	С	Butler	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			()	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 32 of 74

			3		
Fill in this info	rmation to identify your c	ase:			
Debtor 1	Christan	С	Butler		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	•				
					Check if this is an
					amended filing
Official	Form 106H				
O a la a al	I. II. V O	l = l= 4 = ···=			
Scneau	le H: Your Cod	leptors			12/15
the entries in known). Answ		tach the Additional Page	e to this page. On the to	op of any Additional Pages, wr	ditional Page, fill it out, and number ite your name and case number (if
✓ No Yes	3				
Idaho, Lo	ne last 8 years, have you ouisiana, Nevada, New Mex . Go to line 3.				d territories include Arizona, California,
	s. Did your spouse, forme	er spouse, or legal equiva	elent live with you at the t	time?	
	No	or opeace, or legal equive	aone avo man you de allo e		
		y state or territory did yo	u live?	Fill in the name and current	address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	de	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 33 of 74

		50	oamone	. ago co	51 1 1			
Fill in this i	information to identify	your case:						
Debtor 1	Christan	С	Butler					
	First Name	Middle Name	Last N	ame	Che	eck if this is:		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last N	ame	<u>-</u>	An amended filing		
	es Bankruptcy Court for	Northern Northern	District of III			A supplement showing expenses as of the follo	post-petition chapter 13 owing date:	
Case numb	er		(0	naic)	<u>.</u> .			
(If known)						MM / DD / YYYY		
Officia	Form 1061							
Sched	ule I: Your In	come					12/15	
information spouse. If n number (if	n about your spouse. I		d your spou	se is not filing	with you, do	not include informat	tion about your	
_	our employment		Debtor 1			Debtor 2		
informa		Employment status	✓ Emplo	ved		Employed		
	ave more than one job, separate page with			nployed		Not Employed		
informat employe	ormation about additional	Occupation	Self-emplo	ovment		_		
	part time, seasonal, or	Employer's name						
	oloyed work.							
	ation may include student emaker, if it applies.	Employer's address	Number St	reet		Number Street		
			City	State	Zip Code	City	State Zip Code	
		How long employed there?					-	
Part 2: 0	Give Details About N	Monthly Income						
spouse un	less you are separated.	the date you file this form e more than one employer et to this form.	-			·	_	
,	•			For D	ebtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.	\$0.00	non-ming spouse	_	
3. Estim	ate and list monthly ove	rtime pay.		3	+ \$0.00		<u>—</u> _	
4. Calculate gross income. Add line 2 + line 3.				4.	\$0.00			

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 34 of 74

Debtor	r 1Christan		Butler	Case numbe		
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here		→ 4.	\$0.00		
5. List	all payroll ded					
5a. '	Tax, Medicare,	and Social Security deductions	5a.	\$0.00		
5b.	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. '	Voluntary cont	ributions for retirement plans	5c.	\$0.00		
5d.	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. l	Insurance		5e.	\$0.00		
5f. [Domestic supp	ort obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$0.00		
5h.	Other deduction	ons. Specify:	_ 5h. +	\$0.00	+ <u></u>	
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5		\$0.00		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00	·	
8. List	all other incon	ne regularly received:				
l	business, profe	,				
		ent for each property and business showing ordinary and necessary business expenses, and y net income.	8a.	\$1,025.00		
8b.	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	a			
	divorce settleme	, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00		
		t compensation	8d.	\$0.00		
	Social Security		8e.	\$45.00		
 	nclude cash ass cash assistance under the Supple nousing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income	8f.	\$526.0 <u>0</u>		
8g.	Pension or reti	irement income	8g.	\$0.00		
8h.	Other monthly	income. Specify:	8h. +	\$0.00	+	
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	⊦8h. 9.	\$1,596.00		
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. Douse	\$1,596.00	+ =	\$1,596.00
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household, you	r dependents, your room		
Spe	cify:				11	. + \$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				\$1,596.00
						Combined monthly income
13. Do	you expect an	increase or decrease within the year after	you file this for	n?		· .
	Yes. Explain:					

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 35 of 74

Debtor 1Christan	С	Butle	er		Case number (if	
First Name	Middle Name	Last	Name		known)	
Official Form 106l. Add	itional page.					
8a.Net income from rental proper	rty and from operating	j a business, pi	rofession, or	r farm		
8a.1 Hair Stylist		Debtor 1	Debtor 2			
Gross receipts (before all deduct	ions)	\$1,125.00				
Ordinary and necessary operatin	g expenses	-\$100.00				
Net monthly income from a bus	iness, profession, or	\$1,025.00		Copy here	\$1,025.00	

farm

Official Form 106I Schedule I: Your Income page 3

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 36 of 74

		Docu	iment Page 36 of 74	•	
Fill in this infor	mation to identify	your case:			
Debtor 1	Christan	С	Butler		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2		Marin M		An amended fili	na
(Spouse, if filing)	First Name	Middle Name	Last Name	브	
	Bankruptcy Court fo	or the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYY	Y
Official	Form 106	3J			
Schedul	e J: Your E	— Expenses			12/15
information. If (if known). Ans	more space is nee swer every questio				
Part 1: Des	cribe Your Hous	sehold			
	o to line 2				
		in a separate household?			
ا ا	No				
i	Yes. Debtor 2 m	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	1 year	No.
			Child	7 years	✓ Yes. No.
			Child	10 years	Yes. No.
					Yes.
	d your	✓ No Yes			
Part 2: Esti	mate Your Ong	oing Monthly Expenses			
Estimate you	r expenses as of your of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
		non-cash government assistance in the contract of the contract			Your expenses
	I or home ownershor the ground or lot	hip expenses for your residence. In	clude first mortgage payments and		\$0.00
	luded in line 4:				٦.
	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 37 of 74

Debtor 1 Christan C Butler Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage paymen	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	3	6a.	\$180.00
6b. Water, sewer, garbage coll	ection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	olies	7.	\$526.00
8. Childcare and children's edu	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$35.00
10. Personal care products and	I services	10.	\$60.00
11. Medical and dental expens	es	11.	\$25.00
12. Transportation. Include gas Do not include car payments	maintenance, bus or train fare.	12.	\$200.00
13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions ar	d religious donations	14.	\$0.00
15. Insurance. Do not include insurance dedu	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$70.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes of	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	e I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:		19.	\$0.00
20a. Mortgages on other prop	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	 v	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homeowner a association	i oi oondomiinam daoo	20e	\$0.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 38 of 74

Debtor 1 Chris		С	Butler	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expenses.			\$1,296.00		
	nes 4 through 21.			\$0.00		
. ,	line 22 (monthly expenses			\$1,296.00		
22c. Add li	ne 22a and 22b. The result	is your monthly exp	enses.		22.	
23. Calculate	your monthly net income	·-				
23a. Copy	line 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,596.00
23b. Copy	your monthly expenses fro	m line 22 above.			23b	\$1,296.00
	act your monthly expenses		ncome.			\$300.00
The r	esult is your monthly net in	come.			23c	
	ple, do you expect to finish payment to increase or dec					

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 39 of 74

Fill in this information to identify your case:								
Debtor 1	Christan	С	Butler					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number			(

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and							
x	/s/ Christan Butler	x							
•	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/13/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 40 of 74

Fill in this in	nformation to identify you	r case:					
Debtor 1	Christan First Name	C Middle	Butler Name Last Na	me	_		
Debtor 2 (Spouse, if filin			Name Last Na		_		
	es Bankruptcy Court for th		District of Illir				
Case numb	per		(St	ate)	_		
(If known)							Check if this is a
Officia	al Form 107						amended filing
Statem	nent of Financ	ial Affairs	for Individuals	Filing fo	or Bankru	ıptcy	12/1
			narried people are filing parate sheet to this for				
	known). Answer every			•	•		
Part 1: G	ive Details About You	ur Marital Statu	s and Where You Live	d Before			
1. What	t is your current marital	status?					
	Married						
✓ 1	Not married						
2. Durir	ng the last 3 years, have	you lived anywhe	re other than where you	live now?			
	No						
✓ `	Yes. List all of the places	you lived in the la	st 3 years. Do not include	where you live	e now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same	as Debtor 1		Same as Debtor 1
	6148 S King Drive Ave, #0	GN	From 02/2014				From
	Number Street		To 10/2017	Number S	treet		То
	Chicago Illinois	60637					
	City State	Zip Code		City	State as Debtor 1	Zip Code	Same as Debtor 1
				Same	as Debior 1		Same as Debior 1
	Number Street		From	Number S	treet		From
			To				To
	City State	Zip Code		City	State	Zip Code	
3 Within	the last 8 years, did you	Lever live with a	spouse or legal equivalen	t in a commun	ity property stat	te or territory?	Community property states
			isiana, Nevada, New Mexic				
✓ No							
	es. Make sure you fill out	Schedule H: You	r Codebtors (Official Forn	n 106H).			

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 41 of 74

Debtor 1 Christan Butler Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$2000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$12000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$12000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) SSI \$90.00 From January 1 of current year until Link \$1,052.00 the date you filed for bankruptcy: SSI \$540.00 For last calendar year: Link \$6,312.00 (January 1 to December 31, 2016 TANF \$2,532.00 SSI \$540.00 For the calendar year before that: Link \$6,312.00 (January 1 to December 31, 2015 **TANF** \$2,532.00

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 42 of 74

Debtor 1 Christan Butler __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 43 of 74

or 1	Christan		С		ıtler	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 44 of 74

Debtor 1 Christan Butler Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Jeep Grand Cherokee \$14000 3/9/2017 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60680 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 45 of 74

Debt	or 1	Christan	С		Butler	Case number (if know)	7)	
		First Name	Middle Nar	me	Last Name			
11.			e you filed for bankru o make a payment be			bank or financial institution	, set off any amou	nts from your
	$\overline{}$	No						
	Н		-4-9-					
	✓	Yes. Fill in the de	etaiis.					
					Describe the action the	e creditor took	Date action was taken	Amount
		Internal Revenue	Service		IRS offset tax refund for	or previously taxes owed	2/22/2017	\$1200.00
		Creditor's Name						
		P.O. Box 7346						
		Number Street						
					Lost A digita of account	number VVVV 0000		
		-			Last 4 digits of account	Humber. XXXX-0000		
		Philadelphia	Pennsylvania 1910	01				
		City	State Zip Co					
12.			you filed for bankrupt a custodian, or anothe		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
		No						
	M							
	ш	Yes						
D	_	List Cartain Cif	ita and Cantribution					
Part	5:	List Gertain Gil	ts and Contribution	15				
13.	Wi	ithin 2 years befor	e you filed for bankru	ptcy, did y	ou give any gifts with a	otal value of more than \$60	0 per person?	
	✓	No						
	Ė	-	etails for each gift.					
		-						
		Gifts with a tota per person	I value of more than \$	\$600	Describe the gifts		Dates you gave the gifts	Value
		Porson to Whom	You Gave the Gift					
		reison to whom	fou dave the dift					
		Number Street						
		City	State Zip Co	ode				
		Person's relations	ship to you					
		Person to Whom	You Gave the Gift					
		. 0.00 10 111.0	. od daro ino din					
		-						
		N						
		Number Street						
		City	State Zip Co	ode				
		Person's relations	ship to you					

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 46 of 74

Debt		Christan	С	Butler	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed for	r bankruptev, did v	ou give any gifts or contrib	utions with a total value of mo	ore than \$600	to any charity?
			· bankruptoy, ara j	ou give any give or continu	ations with a total value of me	oro man quo	to uny onanty:
		No					
		Yes. Fill in the details for each		n.			
		Gifts or contributions to chathat total more than \$600	rities	Describe what you cont		Date you contributed	Value
		that total more than \$000				ontributed	
		OL 11 1 1			-		
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dowl	G.	List Certain Losses					
Part	0:	List Cei tain Losses					
15.	Wit	hin 1 year before you filed for	bankruptcy or sind	ce vou filed for bankruptcy.	did you lose anything because	e of theft. fire.	other disaster. or
		nbling?	.,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, . ,	,	,
	V	No					
	H	Yes. Fill in the details.					
	ш	Describe the property you lo	at and	Describe any insurance	agyaraga for the loss	Date of your	Value of property
		how the loss occurred	st and	Include the amount that in		oss	lost
				pending insurance claims	on line 33 of Schedule		
				A/B: Property.			
					-		
Part	7:	List Certain Payments or	Transfers				
		ut seeking bankruptcy or prepude any attorneys, bankruptcy p			r services required in your bankru	iptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	0	ate payment r transfer vas made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 500.00		/13/2017	\$500.00
		Person Who Was Paid		Tationity of our dedicat	=		*******
		20 S. Clark Street					
		Number Street					
		28th Floor	_				
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		Davis Miles Made II a Davis	I. M. I. Maria				
		Person Who Made the Paymen	t, if NOT YOU				
		Davis and What Was Daile			_		
		Person Who Was Paid					
		Number Street	_				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymen					

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 47 of 74

Debtor	1 Christan	С		ase number (if known)	
	First Name	Middle Name	Last Name		
h	elp you deal with your cre	ditors or to make payr		alf pay or transfer any property to	anyone who promised to
L T	No Yes. Fill in the details.				
	_		Description and value of any protransferred	payment or transfer was made	Amount of payment
	Person Who Was Paid		-		
	Number Street		-		
			- -		
	City State	e Zip Code			
a [nd transfers that you have all No Yes. Fill in the details.	iready listed on this state	Description and value of any property transferred	Describe any property or payments received or debts in exchange	Date paid transfer was made
	Person Who Received To	ransfer	_		
	Number Street		-		
	City State Person's relationship to	•	-		
	Person Who Received To	ransfer	_		
	Number Street		-		
	City State Person's relationship to	•	- -		
b	eneficiary? These are often called asset- No		id you transfer any property to a self-s	ettled trust or similar device of wh	nich you are a
L	Yes. Fill in the details.				_
			Description and value of the pro	pperty transferred	Date transfer was made
	Name of trust				

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 48 of 74

Debtor 1 Christan Butler Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 49 of 74

Debtor 1 Christan Butler Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 50 of 74

Deb		Christan		С	В	utler	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	st Name					_
26.		e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	tal law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the det	tails.								
	_				Court or ag	jency		Nature o	of the case		Status of the case
		Case title									Pending
		-			Court Name)					On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				Concluded
Pari	11:	Give Details Al	oout Your B	usiness or C	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any business	?
21.	WILI	-					-	_		o any business	• •
					-		r activity, either fo artnership (LLP)	uli-time or p	part-time		
		A partner in a			LLO) OF IIITIE	ca hability pe					
			-	naging executi	ve of a corp	oration					
		_		f the voting or	-		ooration				
	_					·					
	$\mathbf{\underline{\vee}}$	No. None of the a									
		Yes. Check all that	at apply abov	e and fill in the	e details belo	ow for each b	ousiness.				
					Desc	ribe the natu	ire of the busine	SS		dentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ire of the busine	SS		dentification n	umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	re of the busine	SS	Employer I	dentification n	umber Do not
											umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_	_			Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er	From	То	
		•								'``	

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 51 of 74

Deb	otor 1 Christan	С	Butler	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you creditors, or other parties		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No			
	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	<u> </u>	
	Oity S	state Zip Code		
Part	t 12: Sign Below			
1	true and correct. I underst	and that making a false sta	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Chri	istan Butler		Signature of Debtor 2
	Signature	DI Deblor I		· ·
	Date 3/13	/2017		Date
ı	Did you attach additional p	pages to Your Statement of	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No No	-		
i	Yes			
ı	Did you pay or agree to pay	y someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 52 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distric				
n re _	Christan C Butler Debtor		Case No.	(If known)		
	Deptor		Chapter	Chapter 13		
1.	. Pursuant to 11 U.S.C. § 329(a) and F	Fed. Bankr. P. 2016(b), I certif		ovenamed debtor(s) and that		
	compensation paid to me within one rendered or to be rendered on behalf					
	For legal services, I have agreed to a	\$4,000.00				
	Prior to the filing of this statement I	nave received		\$500.00		
	Balance Due			\$3,500.00		
2.	. The source of the compensation paid	d to me was:				
	Debtor	Other (specify)				
3.	. The source of the compensation paid	d to me is:				
	Debtor	Other (specify)				
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
		v firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name			
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		I service for all aspects of the bank advice to the debtor in determinin			
	b. Preparation and filing of any	petition, schedules, statemer	nts of affairs and plan which may b	pe required;		
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;		
	d. Representation of the debtor	in adversary proceedings an	d other contested bankruptcy mat	ters;		
6.	. By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:			
		CERTIFICA	-			
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	te statement of any agreemer	nt or arrangement for payment to n	ne for representation of the		
	3/13/2017		/s/ Mike Miller			
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 53 of 74

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 54 of 74

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 55 of 74

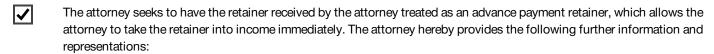
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/13/2017	
Signed:		
/s/ Chris	stan Butler	
		/s/ Mike Miller
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 62 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Butler, Christan C	Case No.	Case No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	RIX		
Th knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their		
Date:	3/13/2017	/s/ Butler, Christa Butler, Christan (Signature of Deb	C		

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 63 of 74

CITIFINANCIA 605 MUNN ROAD C/S CARE DEPT FORT MILL, SC, 29715

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

METROPLTN AU 103 E 147th St Harvey, IL, 60426

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris - Merchandise Mart 111 W Jackson #600 Chicago, IL, 60604

Peoples Gas 200 E. Randolph Chicago, IL, 60601

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Belfrey, Jeannine 8711 S Exchange Chicago, IL, 60617

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 64 of 74

Czarobski, Gerald 3501 E 106TH ST. 208 Chicago, IL, 60617

Verizon Wireless - Bankruptcy 500 Technology Dr Saint Charles, MO, 63304

AT&T Mobility One AT&T Way, Room 3A 104 Bedminster, NJ, 07921

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 66 of 74

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 67 of 74

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \S 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 69 of 74

Debtor 1 Christan First Name	C Middle Name	Butler Last Name	Case number (if known)	
Parties Answer These Q	uestions for Reporting Purpo			
^{16.} What kind of debts do you have?	No. Go to line 16th Yes. Go to line 17 16b. Are your debts prima	on a person. It is a p	Onal, family, or household Susiness debts are debts to the build have a substantial to the build have build ha	hat you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	pter 7. Do vou estimate the	at after any exempt propert o distribute to unsecured c	y is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000 F	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pan-74. Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00 \$100,000,0	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under (of title 11, United States Codunder Chapter 7. If no attorney represents me a out this document, I have obtained in accordance of I understand making a false state connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341 /s/ Christan Butler /s/ Christan Butler /s/ Christan Butler /s/ Christan Butler /s/ Signature of Debtor 1	Chapter 7, I am aware the le. I understand the relief and I did not pay or agrealined and read the notice with the chapter of title tatement, concealing processes can result in fines 1519, and 3571.	nat I may proceed, if eligit f available under each ch e to pay someone who is be required by 11 U.S.C. 11, United States Code,	specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	MM / D	DD / YYYY		MM / DD / YYYY

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 70 of 74

Fill in this info	rmation to identify your	Case:			
Debtor 1	Christan	С	D. N.		
	First Name	Middle Name	Butler Last Name		
Debtor 2 (Spouse, if filing)				All management of the control of the	
	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)	WWW.da.p.,	
(If known)					
Official	Form 106De	ec ·			Check if this is an amended filing
Declarat	ion About an	Individual Debte			
					12/15
If two married	people are filing togeth	er, both are equally respon	sible for supplying corre	ect information.	Annual desirability of the second
You must file the money or properties.	his form whenever you terty by fraud in connect	ile bankruptcy schedules o ion with a bankruptcy case	r amended schedules. N can result in fines up to	Making a false statement, concealing pro o \$250,000, or imprisonment for up to 20	perty, or obtaining
U.S.C. 99 152, '	1341, 1519, and 3571.		· · · · · · · · ·	20 and 10 to 10 to 10 to 20	years, or both. 18
Bariela Sign	Below				
Did you pa	ly or agree to pay some	one who is NOT an attorne	y to help you fill out bar	ikruptcy forms?	
✓ No				The state of the s	
L	la. e				
les, n	lame of person		Attach Bankruptcy	Petition Preparer's Notice, Declaration, and	
			Signature (Official F	·om 119).	
Under pen	alty of perjury, I declare	that I have read the summ	arv and schedules filed	with this dealersting and	
that they a	re true and correct.			we decid stipli stip	
X /s/ Christa	an Butler ('N A.'	Arak Ha	. x		
Signature of	1 43 3 / 91	MONIONE		of Debtor 2	
			ગુનસાયાદ	and mandot %	

Date

MM/DD/YYYY

Date 3/13/2017

MM/DD/YYYY

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 71 of 74

Debtor 1	Christan	С	Butler	Case number (if known)
	First Name	Middle Name	Last Name	TOTAL WASTER
28. Wi	v	filed for bankruptcy, did y i.	ou give a financial state	ment to anyone about your business? Include all financial institutions
	No Yes. Fill in the details	pelow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City St	ate Zip Code	_	
Part 12:	Sign Below			
true a a ban	kruptcy case can resu /s/ Chris	t in fines up to \$250,000,	tement, concealing proportion or imprisonment for up t	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with 0 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1		Signature of Debtor 2
	Date 3/13/2	1017		Date
Did yo	ou attach additional pa	ges to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
✓ N				The state of bank upter (Onicial Form 107)?
I Y	es			
Did yo	ou pay or agree to pay :	someone who is not an att	orney to help you fill out	bankruptcy forms?
N				
T	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 72 of 74

Deb	tor 1 Christan First Name	C Middle Name	Butler Last Name	Case number (if known)	
16.	and the second section of the	amily income that applies to y			
	16a. Fill in the state in w				
			Illinois		
		f people in your household.	4		
	16c. Fill in the median fa household	mily income for your state and si			\$90,080.00
		fied in the separate instructions for	To find or this form, This list ma	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines compa	are?	The state of the s	y also be available at the Dankruptcy clerk's office.	
	17a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. On th C. <i>§ 1325(b)(3).</i> Go to Part 3. Do	e top of page 1 of this for NOT fill out Calculation	orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	17b. Line 15b is mod U.S.C. § 1325(re than line 16c. On the top of pa	age 1 of this form, chec	c box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that	
Part		ommitment Period Under		4)	
18.		monthly income from line 11.			\$1,551.00
19.	Deduct the marital adju commitment period unde	i stment if it applies. If you are r r 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is ou to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustrr	nent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a f				\$1,551.00
20.	Calculate your current i	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$1,551.00
	Multiply by 12 (the n	umber of months in a year).		•	x 12
	20b. The result is your cur	ment monthly income for the yea	r for this part of the form		\$18,612,00
	20c. Copy the median fan	nily income for your state and siz	e of household from lin	e 16c.	\$90,080.00
21.	How do the lines compa	re?			
	Line 20b is less than local commitment period is	line 20c. Unless otherwise ordere 3 years. Go to Part 4.	d by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless other period is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
ant 4					
	By signing here, I deci	are under penalty of periusy that	the information on this	statement and in any attachments is true and correct,	
		() i #	CITY IN THOUSENING IN THE	statement and in any attachments is true and correct.	
	/s/ Christan Bu		th ×		
	Signature of Debte	or 1	Siç	nature of Debtor 2	
	Date 3/13/2017	_	Da	te	
	MM/DD/YY	ŶŶ		MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C-2 I out Form 122C-2 and file it with	2. n this form. On line 39 c	f that form, copy your current monthly income from line	14
					(

Case 17-07815 Doc 1 Filed 03/13/17 Entered 03/13/17 18:04:01 Desc Main Document Page 73 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

111 1e.	Butter, Christian C		
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	V	IFICATION OF CREDITOR MA	TRIX
Tł knowledge	ne above named Debtors here e.	verify that the attached list of creditors is t	rue and correct to the best of their
Date:	3/13/2017	/s/ Butler, Christ Butler, Christan Signature of Dei	C

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	s)	Attorney for Debtor(s)	
***************************************		/s/ Mike Miller	
/s/ Chris	stan Butler (Mistar Butle)		
Signed:	O 1		
Date:	3/13/2017		

Do not sign if the fee amounts at top of this page are blank.